

## **Program Description/Textbook or Print Instructional Material**

Vendor: Thomson Learning/South-Western Web Address: www.swep.com  
 Title: Fundamentals of Insurance  
 Author: Crews Copyright: 2003  
 ISBN: 0-538-43201-2 Course/Content Area: Vocational and Career Education; Business Program; Financial Services II  
 Intended Grade or Level: 9-12 Readability Level: 9.0 (Flesch Kincaid)  
 List Price: 33.95 Lowest Wholesale Price: 25.00

*All materials bid as of July 1, 2003 must be offered in an alternative format for students who require reading accommodations. A description of the levels of accommodation is included on p. 8-9 of this bid packet. The Kentucky Department of Education must receive a copy of the alternative format if the material is placed on the State Multiple List.*

Level of Accommodations (Level One, Two or Three) Level Three

If Level Two or Three, please provide rationale for not meeting Level One Compliance It is not financially feasible for our products to meet Level One at this time.

## **FEATURES**

**DISCLAIMER:** The features of each book or program were developed by the publisher and do not reflect the opinion of the State Review Team, State Textbook Commission, nor of the Kentucky Department of Education.

### **Content**

- Fundamentals of Insurance combines hands-on activities, examples from news-making companies, creative special features, and solid content.
- Insurance careers are integrated throughout the text and covered in depth in a complete chapter
- Web activities, <http://insurance.swep.com>, keeps the class current and linked to major insurance events
- Multimedia elements (Video, Instructor's CD, and web activities) enhance classroom learning

### **Student Experiences**

- Students learn the importance of risk management, auto insurance, health coverage, and planning for retirement.
- Ethics in Action, Tech Talk, and World View bring the content to life and help students bridge the gap between classroom and real world applications.
- Research questions allow the student to make contact with the real insurance world

### **Assessment**

While opening the door for new career opportunities, this text will give your students a full understanding of insurance. Fundamentals of Insurance covers health and property insurance, insurance rates, claims procedures, careers in insurance, and annuities. The extensive use of hands-on activities helps the student understand the importance of insurance and how it affects them today and through their retirement years.

### **Organization**

1 Insurance Basics, 2 Automobile Insurance, 3 Health Insurance, 4 Worker's Compensation and Unemployment Insurance, 5 Retirement Plans, 6 Renter's and Homeowner's Insurance, 7 Life Insurance, 8 Disability and Long-Term Care, 9 The Wise Insurance Consumer

### **Resource Materials**

#### **Gratis Items To Be Provided And Under What Conditions**

Module (0-538-43248-9) Free 1 per teacher

#### **Available Ancillary Materials**

## **RESEARCH DATA AND EVIDENCE OF EFFECTIVENESS**

**DISCLAIMER:** The research data and evidence of effectiveness was provided by the publisher and does not reflect the opinion of the State Review Team, State Textbook Commission, nor the Kentucky Department of Education.

**NOTE:** *Please complete this section by indicating the research data and evidence of effectiveness or give a web site where the information is located. If there is no research data and evidence of effectiveness, please indicate “not available” in the space.*



# Group V - Career/Technical Vocational/Practical Living Education Instructional Materials Evaluation Tool Business



<b>Title: Fundamentals of Insurance Cost: \$25.00</b>			
<b>Publisher: Thompson Learning/South-Western</b>			
<b>Item Evaluated: Textbook</b>			
<b>Copyright Date: 2003</b>		<b>Evaluator: Dale Winkler</b>	
<b>Content Level: 9-12</b>		<b>Date of Evaluation: July 29, 2003</b>	
<b>Level of Alternative Format</b>	Level 1 – Full Compliance	Level 2 – Provisional Compliance	Level 3 – Marginal Compliance
This section completed by Exceptional Children Services			

## Overall Strengths and/or Weaknesses

**Disclaimer:** Comments on the strengths and/or weaknesses of each book, material or program were written by members of the State Textbook/Instructional Materials Review Team and reflect their opinions . They do not reflect the opinions of the State Textbook Commission nor the Kentucky Department of Education. In addition, the State Textbook/ Instructional Materials Review Team completed each evaluation form during the week of July 28-Aug. 1, 2003. In order to maintain the integrity of the of the review team's comments, editing was limited to spelling and punctuation.

<b>Recommendations:</b>
<input checked="" type="checkbox"/> Recommended by reviewers to State Textbook Commission
<input type="checkbox"/> Not recommended by reviewers to State Textbook Commission

**Publisher's Explanation of Reviewer's Comments:** By action of the State Textbook Commission, publishers are provided limited space, 150 words, to respond to what they may consider factual errors made by the reviewers in the evaluation.



# **Group V - Career/Technical Vocational/Practical Living Education Instructional Materials Evaluation Tool Business**



<b>Title: Fundamentals of Insurance</b>		<b>Publisher: Thompson Learning/South-Western</b>	
Technology Management Summary Data:	20 possible points	_____12_____ points earned	
<p>Technology Management Comments:</p> <p>Most of the software is for instructor use. It is very good for lesson planning, presentation of material, and assessment development.</p>			
Technology Presentation/Interface Summary Data:	40 possible points	_____32_____ points earned	
<p>Technology Presentation/Interface Comments:</p> <p>Very organized and user friendly.</p>			
Content Summary Data:	44 possible points	_____37_____ points earned	
<p>Content Comments:</p> <p>Makes many references to legal careers and skills needed for each; however, there is not a lot of opportunity for students to get “hands-on” experiences with legal careers.</p>			
Instruction & Assessment Summary Data	52 possible points	_____51_____ points earned	
<p>Instruction &amp; Management Comments:</p> <p>Each chapter begins with learner objectives and a focus activity. There are guided practice activities throughout the text.</p>			
Organization & Structure Summary Data	36 possible points	_____36_____ points earned	
<p>Organization &amp; Structure Comments:</p> <p>The organization and structure is excellent.</p>			
Resource Material Summary Data	40 possible points	_____36_____ points earned	
<p>Resource Material Comments:</p> <p>The wrap-around teacher’s manual is very helpful. The online resources make the materials available for everyone.</p>			



# Group V - Career /Technical & Vocational/Practical Living

## Electronic Instructional Media Review Form

### Stand Alone/Independent or Integrated Software for Business



<b>Equipment</b> (circle or change fill color)	<b>Grade Level</b> (circle or change fill color)	<b>Audience</b> (circle or change fill color)	<b>Format</b> (circle or change fill color)	<b>Cost</b> _____	
Windows	Primary	Individual	Stand Alone/Independent	_____ single copy	_____ site license
Macintosh	Intermediate	Small Group	Integrated	_____ network version	_____ school version
CD-ROM	Middle	Large Group	Supplemental	_____ lab pack of _____ copies	_____ online
DVD	High		In lieu of basal test		
Sound					
Other					

If other, explain \_\_\_\_\_

<b>Type of Software:</b> Check all that apply	_____ Simulation	___X___ Management	_____ Interdisciplinary	___X___ Problem Solving	_____ Tutorial
_____ Exploratory	_____ Creativity	_____ Drill and Practice	___X___ Critical Thinking	_____ Utility	_____ Other:

<b>Rating Scale:</b>	3—Some of the time	1—None of the time
4—All or the time	2—Minimally	0— Not applicable

Management	Rating
Allows customizing for individual learning needs.	3
Allows students to exit and resume at a later time.	3
Keeps a students performance record, where needed.	0
Allows control of various aspects of the software (e.g., turning sound off).	3
Allows for printed reports.	3
Comments: Most of the software is for instructor use. It is very good for lesson planning, presentation of material, and assessment development.	<b>Total</b> <b>12</b>

Presentation/Interface	Rating
Presents material in an organized manner.	4
Has consistent, easy-to-use, on-screen instructions.	4
Has developmentally correct presentation format.	4
Adapts to different learning environments (learning styles/multiple intelligences, etc.)	3
Accessible for special needs students.	2
Runs smoothly, without long delays.	4
Presents easy-to-view text and graphics.	4
Presents easy-to-hear and understand sounds.	4
Avoids unnecessary screens, sounds, and graphics.	3
Provides immediate, appropriate feedback.	0
Comments: Very organized and user friendly.	<b>Total</b> <b>32</b>

Content—Business	Rating
Career Experiences	3
Employability Skills	3
Teamwork	3
Global Perspective	3
Mathematical Skills	3
Communication	4
Diversity	4
Ethical Practices	4
Academic Integration	3
Real World Application	<b>3</b>
Content Area Concepts Addressed	4
Comments: Makes many references to legal careers and skills needed for each; however, there is not a lot of opportunity for students to get “hands-on” experiences with legal careers.	<b>Total</b> <b>37</b>

Rating Scale:	2—Minimally
4—All or the time	1—None of the time
3—Some of the time	0— Not applicable

Instruction and Assessment	Rating
Identifies a Sense of Purpose	4
Builds on Student Ideals	4
Engages Students	4
Develops Business Ideas	4
Promotes Student Thinking	4
Assesses Student Progress	4
Enhances The Learning Environment	4
Reading level is appropriate for interest and ability level of intended student group; level remains consistent throughout.	4
Commonwealth Accountability Testing System (CATS) “like” Assessment is provided	3
Variety of Assessments (diagnostic, formative, summative, open response, multiple choice, individual, small group, oral, demonstrations, presentations, self and peer performance, portfolio prompts) is included.	4
Includes activities and opportunities for integration of technology.	4
Reflects researched-based practices (e.g. hands-on activities, technology, problem-solving situations)	4
Differentiation techniques and activities suggested.	4
Comments: Each chapter begins with learner objectives and a focus activity. There are guided practice activities throughout the text.	<b>Total 51</b>

Rating Scale:	3 – Some potential for learning	1 - Not present
4 – High potential for learning	2 – Little potential for learning	0 – Not applicable

Organization and Structure	Rating
Organization is logical and allows for spiraling of content.	4
Vocabulary and key terms are clearly defined and easily accessible within each lesson.	4
Visual illustrations (e.g. graphs, charts, models) and examples are clearly presented and content-related.	4
Illustrations and language reflect diversity (e.g. racial, ethnic, cultural, age, gender, disabilities).	4
Legible type, length of lines, spacing, and page layout and width of margins contribute to overall appearance and use.	4
Student materials seem durable and conducive to daily use.	4
Includes sufficient glossary, index and appendices.	4
Employs accurate grammar and spelling	4
Organization of material can be effectively used with Standards Based Units, Core Content and Program of Studies.	4
Comments: The organization and structure is excellent.	<b>Total 36</b>

Resource Materials	Rating
Teacher materials coordinate easily with student materials (e.g. additional resources included at point of need, student pages shown, integration of technology indicated)	4
Activities are included that adapt to the various learning styles, intelligences, and interest/ability levels.	4
Extension activities including adaptations and accommodations for students with special needs.	3
Resources provide objectives, background information, common student errors, hints, advice for lesson implementation and real-world connections, connections with career and/technology and references (e.g. solution manuals, study guides)	4
Suggestions are made for integration of themes and /or interdisciplinary instruction.	3
Integration opportunities suggested and examples given.	3
Teacher resources are available online.	3
Online resources available – Repeat of information in text.	4
Online resources available – Practice skills only.	4
Online resources available – New application materials.	4
Comments: The wrap-around teacher's manual is very helpful. The online resources make the materials available for everyone.	<b>Total 36</b>

<b>Rating Scale:</b>	2—Minimally
4—All or the time	1—None of the time
3—Some of the time	0— Not applicable